

The Affordable Care Act:

Changes in MA/Part D Enrollment Periods & New Part D IRMAA



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Summary of ACA Topics

- Change to MA Open Enrollment Period
- Change to Annual Coordinated Election Period
- New – Part D premium income related monthly adjustment amount

MA Open Enrollment Period (2011)

- Section 3204
- 45 day period (January 1 – February 14)
- Permits MA enrollees as of January 1 to change to Original Medicare
- Option to pick up stand-alone Part D coverage (PDP)

Annual Coordinated Election Period (2010)

- Section 3204
- Revised AEP begins Fall 2011
- October 15 – December 7
- Effective date for AEP changes = Jan 1st

Part D IRMAA

- Section 3308
- Beginning 1/1/11, high income individuals will pay higher part D premiums (i.e. income related monthly adjustment amount)
- Based upon incomes reported to IRS
- Additional amount is % based on nat'l base premium

Part D IRMAA – Income Limits

Individual tax filers with income:	Joint tax filers with income:	Premium Percentage:
Equal to or less than \$85,000	Equal to or less than \$170,000	0% (no IRMAA)
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	35%
Greater than \$107,000 and less than or equal to \$214,000	Greater than \$214,000 and less than or equal to \$320,000	50%
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	65%
Greater than \$214,000	Greater than \$428,000	80%

Paying Part D IRMAA

- Part D IRMAA will be deducted from monthly SSA/OPM/RRB benefit (regardless of method of paying plan premium)
- Individual will receive direct bill if benefit insufficient , less than direct deposit, or does not get benefit check

What if income goes down?

- SSA will continue to review life changing events that lead to a decrease in income (similar to Part B IRMAA)
- Individuals will be asked to show evidence of the event and tell us how it reduced their income (currently SSA Form 44)

Contact Information

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